

Dear \_\_\_\_\_

Your application for rental housing located at: \_\_\_\_\_ has been rejected.  
One or more of the reasons for the denial of your application is a result of:

Information contained in a consumer credit report obtained from one or more agencies: (See the list below)

A consumer credit report containing insufficient information to meet our requirements was obtained from: (See the list below)

Information was received from a person or company other than a consumer reporting agency. Under Section 615(b) of the Fair Credit Reporting Act you have a right to make a written request to us within 60 days of receiving this letter for a disclosure of the nature of this information.

Because our decision was based on information contained in your credit history, Section 615(a) of the Fair Credit Reporting Act requires that we provide you with the source that report.

A Check mark indicates each agency that provided information about your credit history. The agency took no part in making the decision to reject your application, nor can they explain why the decision was made.

CBI/Equifax Credit Information Service, PO Box 740241, Atlanta GA 30374-2041 800-685-1111

Experian (TRW) Consumer Assistance, P.O. Box 949, Allen, TX 75002 800-682-7654

Trans Union Consumer Relations, P.O. Box 1000, Chester, PA 19022 800-916-8800

You have certain rights under federal law regarding your credit history. During the sixty day period that starts \_\_\_\_\_ . You have the right to receive a free copy of your consumer report from any consumer reporting agency whose name is checked above. That disclosure can made orally, in writing, or electronically.

You have a right to dispute the accuracy or completeness of any information contained in your consumer credit report, as furnished by the reporting agency whose name is checked above. If you believe your file contains errors, is inaccurate or incomplete, call the consumer reporting agency at their toll-free number listed above, or write to them at the address listed.

You have a right to put into your file a consumer statement up to 100 words in length to explain items in your file. Trained personnel are available to help you with the consumer statement.

You may have additional rights under the credit reporting or consumer protection laws of your state. Contact your state or local consumer protection agency or a state Attorney General's office.

Sincerely,